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SENATE BILL 5271

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State of Washington

57th Legislature

2001 Regular Session

By Senators Long, Thibaudeau, Gardner, Costa and Kohl-Welles

Read first time 01/17/2001. Referred to Committee on Health & Long-Term Care.

1 AN ACT Relating to insurance coverage for certain mental illnesses;  
2 and adding new sections to chapter 48.43 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.43 RCW  
5 to read as follows:

6 (1) Health carriers must cover, pay for, contract for, or reimburse  
7 for diagnosis and treatment of the following mental disorders defined  
8 in the most current edition of the Diagnostic and Statistical Manual of  
9 Mental Disorders published by the American psychiatric association:

- 10 (a) Schizophrenia;  
11 (b) Schizoaffective disorder;  
12 (c) Major depressive disorder;  
13 (d) Bipolar disorder;  
14 (e) Paranoid, schizoid, and schizotypal disorders;  
15 (f) Obsessive-compulsive disorder; and  
16 (g) Panic disorder.

17 (2) For purposes of this section, and sections 2 and 3 of this act,  
18 "health carrier" or "carrier" means a disability insurer regulated  
19 under chapter 48.20 or 48.21 RCW, a health care service contractor as

1 defined in RCW 48.44.010, a health maintenance organization as defined  
2 in RCW 48.46.020, plans operating under the state health care authority  
3 under chapter 41.05 RCW, the state health insurance pool operating  
4 under chapters 48.41 and 70.47 RCW, and insuring entities regulated in  
5 this chapter.

6 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.43 RCW  
7 to read as follows:

8 (1) Health carriers must cover, pay for, contract for, or reimburse  
9 for diagnosis and treatment of a minor's mental condition not covered  
10 under section 1 of this act when:

11 (a) The minor has accessed care from a licensed or certified mental  
12 health practitioner on more than one occasion;

13 (b) The minor has been recommended for a mental health evaluation  
14 by a probation counselor within the juvenile justice system; or

15 (c) The minor has been admitted to an emergency room for care and  
16 the mental status of the minor contributed to the need for care.

17 (2) For purposes of this section:

18 (a) "Mental condition" means identification of functional  
19 characteristics by a licensed or certified mental health practitioner  
20 through a mental status evaluation, which indicates the minor would  
21 likely suffer further deficit in functional characteristics without  
22 treatment from a licensed or certified mental health practitioner.

23 (b) "Functional characteristics" means appearance and self-care,  
24 sensorium, relating, affect and mood, thought and language, executive  
25 functions, stress, and social functioning.

26 NEW SECTION. **Sec. 3.** A new section is added to chapter 48.43 RCW  
27 to read as follows:

28 Under the provisions of this act, a health carrier is prohibited  
29 from limiting benefits based on a criteria that is not applicable to  
30 the provision of benefits for chronic medical conditions.

31 NEW SECTION. **Sec. 4.** A new section is added to chapter 48.43 RCW  
32 to read as follows:

33 The office of the insurance commissioner may develop rules to  
34 implement this act.

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